

What is claimed is:

Sub B1  
1. A method of accumulating credits in payor surplus accounts from financial transactions between a payor and a payee, comprising:

entering a demanded amount due the payee:

entering an additional amount offered by the payor:

and depositing the additional amount in the surplus account.

2. A method as in claim 1, wherein the step of depositing the additional amount includes the step of the payee crediting the additional amount to the surplus account in the hands of a central clearing entity, so that the payee remains neutral to the additional amounts.

3. A method as in claim 1, wherein said step of entering an additional amount includes calculating the additional amount from predetermined data associated with the surplus account.

4. A method as in claim 2, further comprising the step of printing out the status of said surplus account.

5. A method as in Claim 2, wherein said surplus account includes sub accounts identifying a plurality of charities, bank, and other sub accounts and the step of depositing the additional amount includes assigning predetermined portions of said surplus account to said sub accounts.

6. A method as in claim 3, further comprising the step of printing out the status of said surplus account.